



For more information, contact:

Office of Arizona Attorney General Terry Goddard
1275 West Washington Street
Phoenix, Arizona 85007
602-542-5763

400 West Congress, Suite 315
Tucson, Arizona 85701
520-628-6504

Outside the Tucson or
Phoenix Metro Areas
800-352-8431

azag.gov



Artwork by John Patrick

**PROTECT YOURSELF
AGAINST IDENTITY THEFT**

**Office of Arizona Attorney General
TERRY GODDARD**

WHERE TO GO FOR INFORMATION (continued)

Federal Agencies

Federal Trade Commission -- www.ftc.gov
Identity Theft Clearinghouse
600 Pennsylvania Avenue, NW, Washington, DC 20580
ID Theft Hotline 877-438-4338

U.S. Passport Agency -- www.travel.state.gov
1111 19th Street, NW, Washington, DC 20522-1705
202-647-0518

U.S. Federal Bureau of Investigations (FBI)
935 Pennsylvania Avenue, NW, Washington, DC 20535-0001
202-324-3000 (for false civil and criminal judgments)

U.S. Postal Inspection Service -- www.usps.com
Operations Support Group
222 S. Riverside Plaza, Suite 1250, Chicago, Illinois 60606-6100
800-372-9347

Internal Revenue Service -- www.irs.gov
800-829-0433

Social Security Administration/OIG Hotline -- www.ssa.gov
P.O. Box 17768, Baltimore, Maryland 21235
800-269-0271 / E-mail: oig.hotline@ssa.gov
Download Personal Earning and Benefit Estimate Statement online.

Stolen Checks

Certegy Check Services -- 800-437-5120
Checkrite -- 800-766-2748
Chexsystems -- 800-428-9623
Scan -- 800-262-7771
Telecheck -- 800-710-9898

Arizona has the highest rate of identity theft in the nation. The Arizona Attorney General's Office is committed to reducing this crime, and prevention is one of the best ways to combat this activity.



This brochure will help you understand what identity theft is, how it happens, how to protect yourself, and what steps you can take if your identity is stolen.

Please take a few minutes to read this valuable information and help put an end to this crime.

A handwritten signature in black ink that reads "Terry Goddard". The signature is written in a cursive, flowing style.

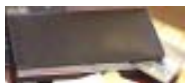
Terry Goddard
Attorney General

"The grief of losing my husband became unbelievable agony and misery when an identity thief stole my husband's identity after his death."

Cheryl, Phoenix, Arizona

TIPS TO PROTECT YOUR IDENTITY

- Review your bank and credit card statements monthly.
- Remove your social security number from your driver's license.
- Keep credit card account information in a safe place.
- Never give bank or credit card account information over the phone unless you initiated the call and know the business.
- Order a copy of your credit report at least annually and check it carefully.
- Keep your wallet or purse in a secure place at all times.
- When ordering by phone or on-line, use a credit card rather than a debit card.
- Always take your credit card receipts.
- Cancel credit cards that you don't use.
- Install a locked mailbox at your home or use a post office box.
- Use a secure mailbox when mailing bills or checks.
- Shred anything with personal identifying information before discarding.
- Store PIN numbers and credit/debit cards in separate safe places.
- Delete all personal information from your computer before disposing of it.
- Remove your name from mailing lists generated by telemarketers.
- Minimize the number of credit cards you carry.
- Don't carry your social security card with you.
- Never use your social security card for identification.



WHERE TO GO FOR INFORMATION

Arizona Agencies

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1275 West Washington Street, Phoenix, Arizona 85007
602-542-5763 / Outside the Phoenix Metro Area 800-352-8431

400 West Congress, Suite 315, Tucson, Arizona 85701
520-628-6504 / Outside the Tucson Metro Area 800-352-8431

Arizona Motor Vehicle Department -- www.dot.state.az.us
800-251-5866.

To remove your social security number from your driver's license or to order a duplicate driver's license -- www.servicearizona.com

Credit Reports

You are eligible to receive a free credit report from each of the three credit reporting bureaus every year. We recommend that you order one report from one of the bureaus every four months. This will allow you to check your credit report three times a year for free.

To order your free credit report call 877-322-8228, request it at the central web site established by the three credit bureaus, www.annualcreditreport.com, or complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, PO Box 105281, Atlanta, GA 30348-5281. The request form is available on the FTC website at www.ftc.gov/credit/.

To remove your name from credit bureau mailing lists, call 888-567-8688.

Telemarketing

To remove your name and home address from national telemarketing mailing and phone lists:

www.the-dma.org/cgi/offmailinglistdave#regform

www.the-dma.org/cgi/offtelephonedave

WHAT TO DO IF YOU'RE A VICTIM OF IDENTITY THEFT

If you think someone has stolen your identity, act fast:

1. Place a fraud alert on your credit reports and carefully review your credit reports.
2. Close any accounts that have been tampered with or opened fraudulently.
3. Keep a log of who you speak to and when. Send a follow-up letter for all phone calls and send all letters by certified mail. Keep copies of all letters and documents.
4. File a report with local law enforcement.
5. File a complaint with the Federal Trade Commission.
6. Use an ID theft affidavit when disputing new unauthorized accounts.

Copies of the Chart Your Course of Action Form and Identity Theft Affidavit are available from the Arizona Attorney General's Office or Web site (azag.gov).

Chart Your Course of Action

Use this form to record the steps you have taken to report the fraudulent use of your identity. Keep this list in a safe place for reference.

Credit Bureaus - Report Fraud

Bureau	Phone #	Date Contacted	Contact Person	Comments
Equifax	1-800-525-6285			
Experian	1-888-397-3742			
TransUnion	1-800-680-7289			

Banks, Credit Card Issuers & Other Creditors

(Contact each creditor promptly to protect your legal rights)

Creditor	Address/Phone	Date Contacted	Contact Person	Comments

Law Enforcement Authorities - Report Identity Theft

Agency/Department	Phone #	Date Contacted	Contact Person	Report Number	Comments
Fed. Trade Comm.	1-877-IDTHEFT				

WHAT IS IDENTITY THEFT?

Identity theft is when someone takes, uses, sells or transfers the "personal identifying information" of someone else without that person's approval, with the intent to use the information for an unlawful purpose.

Identity theft is a class 4 felony.

"I had just dropped by my house and left my purse in my car for just a few moments while I ran in. I couldn't believe someone would come into my own garage and steal my purse while I was right there inside my home!"

Patricia, Glendale, Arizona

Identity thieves use the information to:

- Call your credit card issuer and, pretending to be you, ask to change the mailing address on the credit card account. Since the bills are going to the new address, it may take some time before you realize there is a problem.
- Open a new credit card account using your name, date of birth and social security number. When they use the credit card and do not pay the bills, the delinquent account is put on your credit report.
- Establish phone or wireless service in your name.
- Open a bank account in your name and write bad checks on that account.
- File for bankruptcy under your name to avoid paying debts they have incurred under your name, or to avoid eviction.
- Counterfeit checks or debit cards and drain your bank account.
- Buy cars by taking out auto loans in your name.
- Give your name to the police during an arrest. If they are released from police custody, and they do not show up for their court date, an arrest warrant is issued in your name.
- Use your social security number to obtain employment credentials.

WHAT IS "PERSONAL IDENTIFYING INFORMATION"?

Your:

- name
- address
- date of birth
- passwords
- pin numbers
- account numbers
- telephone numbers
- e-mail address & screen name
- social security number
- driver's license number

HOW DO THIEVES GET YOUR PERSONAL IDENTIFYING INFORMATION?

- Steal your wallet or purse
- Steal personal information from your home
- Steal credit or debit card numbers as the card is being processed
- Steal mail from your mailbox
- Go through your trash
- Pretend to be your landlord or employer to get your credit reports or personnel records
- Divert your mail by using a change of address form
- You give it to people you trust



"ARIZONA RANKS FIRST IN IDENTITY THEFT..."



*The Arizona Republic
July 8, 2004*

WHAT ARE THE MOST COMMON KINDS OF IDENTITY FRAUD?



- ✱ Credit card fraud
- ✱ Phone and utility fraud
- ✱ Bank fraud
- ✱ Employment-related fraud
- ✱ Government document or benefit fraud
- ✱ Loan fraud